

**DIAMOND BANCORP, INC**

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions
	05/22/2009	2294812	1
<b>Selected balance and off-balance sheet items</b>	<b>2010</b>	<b>2011</b>	<b>%chg from prev</b>
	\$ millions	\$ millions	
<b>Assets</b>	\$798	\$846	6.1%
Loans	\$696	\$681	-2.1%
Construction & development	\$109	\$97	-11.3%
Closed-end 1-4 family residential	\$122	\$113	-7.9%
Home equity	\$34	\$33	-0.7%
Credit card	\$0	\$0	
Other consumer	\$8	\$5	-37.1%
Commercial & Industrial	\$155	\$175	13.5%
Commercial real estate	\$203	\$193	-5.0%
Unused commitments	\$109	\$108	-1.0%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$0	\$0	
Asset-backed securities	\$0	\$0	
Other securities	\$54	\$44	-17.9%
Cash & balances due	\$11	\$82	631.8%
<b>Residential mortgage originations</b>			
Closed-end mortgage originated for sale (quarter)	\$24	\$24	-2.2%
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$25	\$24	-4.3%
Open-end HELOC originations sold (quarter)	\$0	\$0	
<b>Liabilities</b>	\$716	\$766	7.1%
Deposits	\$592	\$641	8.2%
Total other borrowings	\$120	\$122	1.4%
FHLB advances	\$113	\$118	4.5%
<b>Equity</b>			
Equity capital at quarter end	\$82	\$80	-3.0%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
<b>Performance Ratios</b>			
Tier 1 leverage ratio	10.5%	9.8%	--
Tier 1 risk based capital ratio	11.6%	11.4%	--
Total risk based capital ratio	12.8%	12.6%	--
Return on equity <sup>1</sup>	-4.1%	-24.9%	--
Return on assets <sup>1</sup>	-0.4%	-2.5%	--
Net interest margin <sup>1</sup>	4.1%	4.2%	--
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}	38.0%	32.5%	--
Loss provision to net charge-offs (qtr)	113.8%	113.0%	--
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	4.9%	--
<sup>1</sup> Quarterly, annualized.			
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>
			<b>2011</b>
Construction & development	18.9%	28.7%	0.3%
Closed-end 1-4 family residential	8.8%	8.7%	0.4%
Home equity	0.6%	1.7%	0.1%
Credit card	0.0%	0.0%	0.0%
Other consumer	1.2%	0.1%	0.3%
Commercial & Industrial	0.5%	0.8%	0.0%
Commercial real estate	2.8%	5.0%	1.1%
Total loans	5.6%	7.4%	0.6%